

FIG. 1

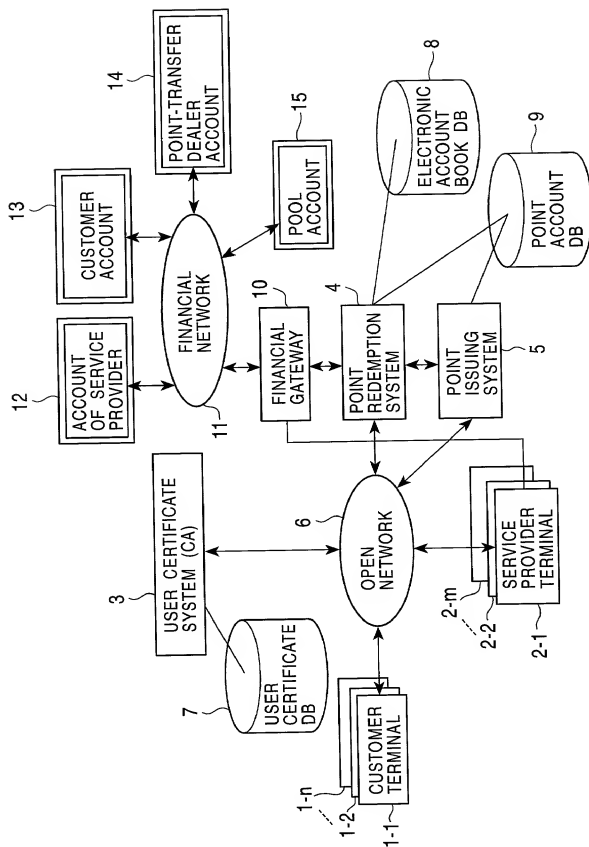


FIG. 2

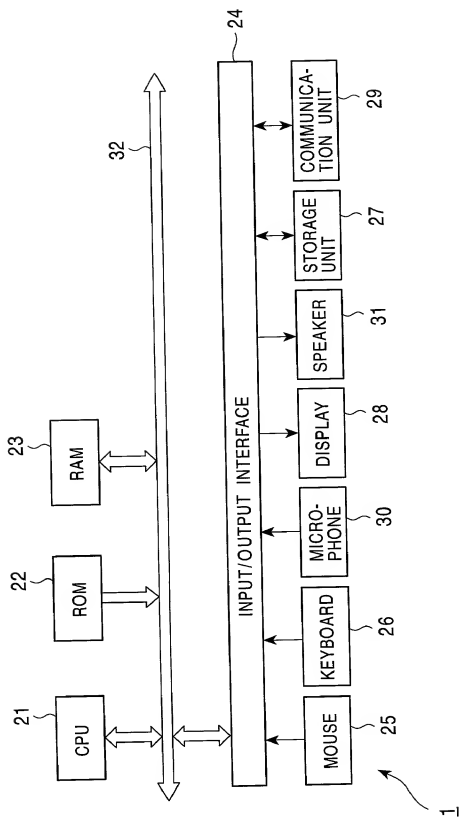


FIG. 3

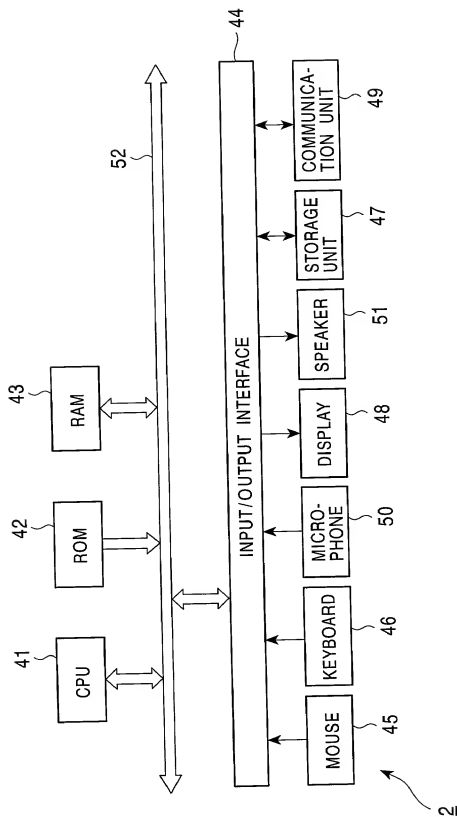


FIG. 4

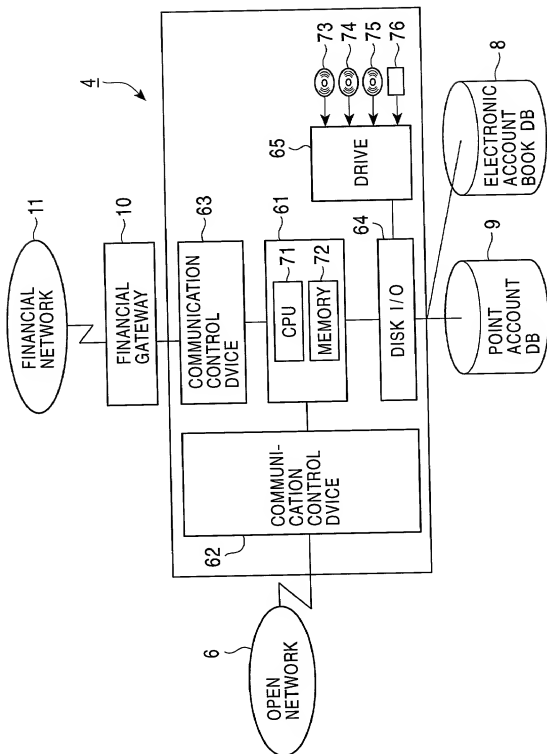


FIG. 5

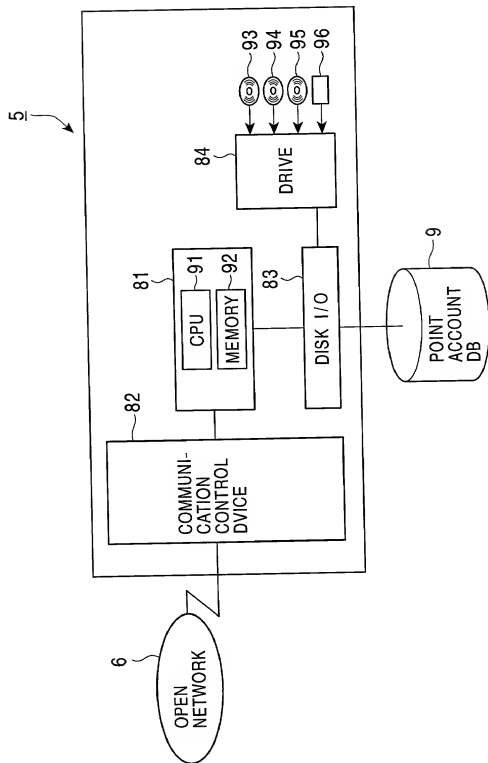


FIG. 6

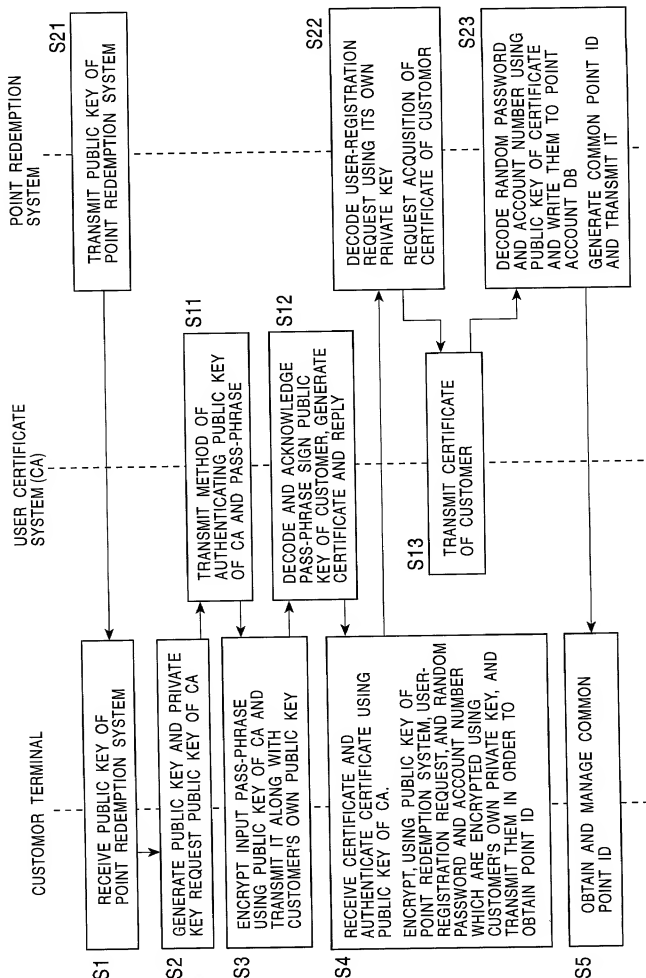


FIG. 7

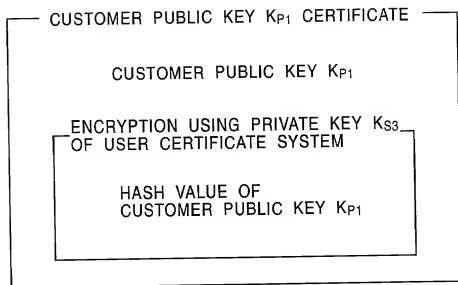


FIG. 8

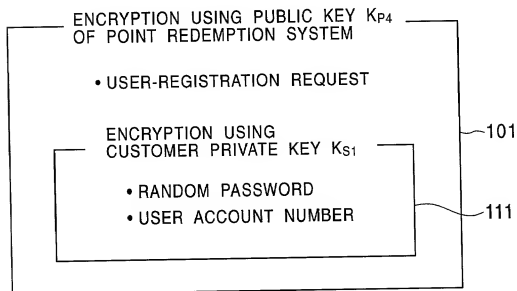


FIG. 9

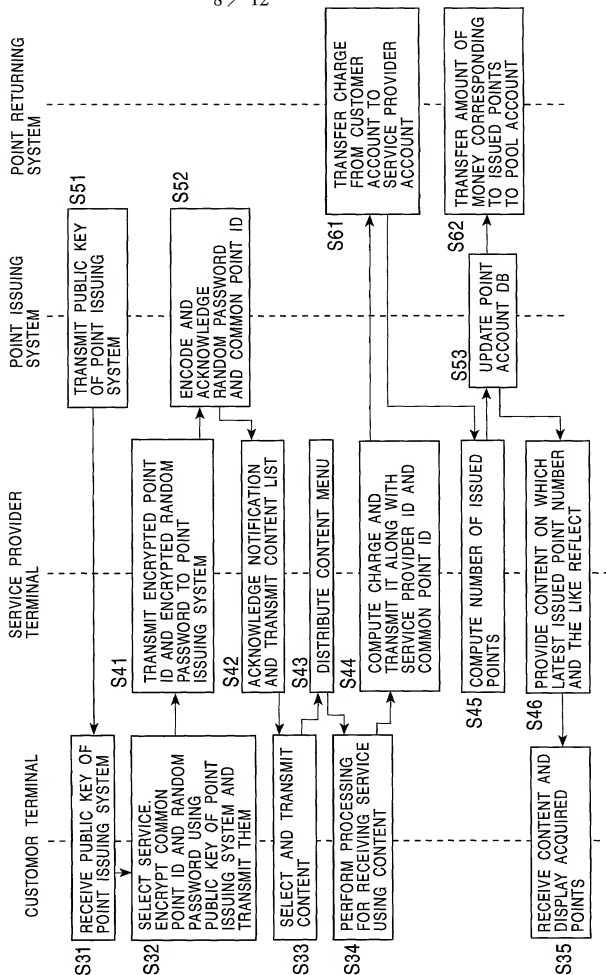


FIG. 10A

SERVICE PROVIDER ID	FINANCIAL INSTITUTION ID	ACCOUNT NUMBER
0001	0003	5671234

FIG. 10B

COMMON POINT ID	PASS-WORD	FINANCIAL INSTITUTION ID	ACCOUNT NUMBER	NUMBER OF ACQUIRED POINTS	DATE OF ACQUISITION EXPIRING DATE	EXPIRY DATE	SERVICE PROVIDER ID	REDEMPTION RATE
100001001	XXXXXX	0002	1234567	500	19990801	20000731	0001	0.8

FIG. 11

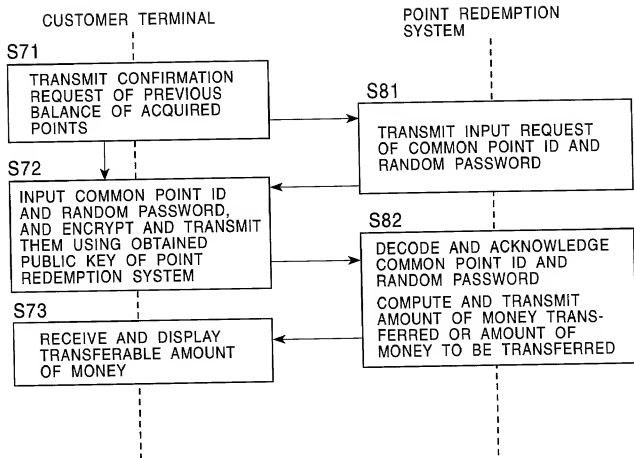


FIG. 13

COMMON POINT ID	CUMULATIVE POINTS BEFORE TRANSFER	TRANSFER DATE	POINTS TRANS- FERRED	REMAINING POINTS
100001001	16500	19990830	15000	1500

FIG. 14

PRIMARY ENTRY DATE	FINAL ENTRY DATE	COMMON POINT ID	POINTS TRANS- FERRED	AMOUNT OF MONEY TRANS- FERRED	REDEMPTION RATE
19990529	19990530	100001013	10000	8000	0.8
19990530	19990531	100001021	5000	4000	0.8